

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number		10649392
	Filing Date		2003-08-26
	First Named Inventor	David Marshall	
	Art Unit	4172	
	Examiner Name	Hao Fu	
	Attorney Docket Number	006878.115301	

U.S.PATENTS

Examiner Initial*	Cite No	Patent Number	Kind Code¹	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
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9	6621397		2001-02-01	Jones et al.	
10	10408769		2003-04-07	Analect	
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12	10921731		2004-08-19	Marshall	

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U.S.PATENT APPLICATION PUBLICATIONS

Examiner Initial*	Cite No	Publication Number	Kind Code*	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
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	1	2003098516	WO		2003-11-27	Marshall		<input type="checkbox"/>
	2	9743893	WO		1997-11-27	Schein et al.		<input type="checkbox"/>

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1	Saunders Anthony, Credit Risk Measurement, May 1999, John Wiley and Sons, Inc. First Edition, pp 186-204	<input type="checkbox"/>
2	Interpretive Letter #878, Jan.2000 (Comptroller of the Currency, Administrator of National Banks)	<input type="checkbox"/>
3	Shultz, Paul T. Hall, Russel E., "New Developments in Nonqualified Deferred Compensation", Spring 1994, Employees Relations Law Journal. Vol. 19, Iss. 4, page 611	<input type="checkbox"/>

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